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The Southland Firestorm: A Special Report The Recovery FINANCES Banks Offer Special Help on Loans and Fees; [Home Edition]

Los Angeles Times (pre-1997 Fulltext). Los Angeles, Calif.: Nov 6, 1993. pg. 3

Abstract (Summary)

For the next 90 days, there will be no late charges for consumer loan customers and no charges for extension or revisions. All early withdrawal penalties on time deposit accounts and individual retirement accounts will be waived for fire victims. For more information, call (800) 227-9286.

A 90-day waiver of interest will be given on all First Interstate Bank consumer loans, credit cards and lines of credit, up to a maximum of \$5,000 for the 90-day period. On request, a 90-day deferral of principal payments on all First Interstate Bank consumer loans, credit cards and lines of credit will be granted. The bank will also waive early withdrawal penalties on certificates of deposit. Call your branch office for more information.

Full Text (433 words)

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Several banks and financial institutions have offered assistance to victims of the recent fires in the form of low-interest loans, deferred payments and fee waivers. Here is a listing of some of the finance-related help that is available to fire victims:

BANK OF AMERICA

Personal loans and home equity loans will be available at a special fixed rate. Small-business owners can request payment extensions and increases in existing loans and credit lines. Short-term loans will be available for small-business operators who have received approval for government-sponsored disaster loans.

For the next 90 days, there will be no late charges for consumer loan customers and no charges for extension or revisions. All early withdrawal penalties on time deposit accounts and individual retirement accounts will be waived for fire victims. For more information, call (800) 227-9286.

CALIFORNIA FEDERAL BANK

Terms on mortgages, equity and consumer loans may be temporarily altered for customers affected by the fires. For more information, call (800) 431-4842 weekdays between 7 a.m. and 5 p.m.

FIRST INTERSTATE BANCORP

Home-repair loans will be available at a rate lower than the current rate, and an automatic increase on First Interstate Bank Visa or MasterCard credit cards will be given on request.

A 90-day waiver of interest will be given on all First Interstate Bank consumer loans, credit cards and lines of credit, up to a maximum of \$5,000 for the 90-day period. On request, a 90-day deferral of principal payments on all First Interstate Bank consumer loans, credit cards and lines of credit will be granted. The bank will also waive early withdrawal penalties on certificates of deposit. Call your branch office for more information.

HOME SAVINGS OF AMERICA

The company will consider extending lines of credit and overdraft privilege for credit card customers. Penalties for early withdrawal of funds from term accounts will be waived through November. For more information, call (800) 874-9718.

NORTHERN TRUST BANK OF CALIFORNIA

Low-interest loans are available to people who have lost property or suffered property damage to homes or business as a result of the recent fires. For more information, call (800) 516-6784.

UNION BANK

Home-equity loans and personal loans at a special fixed rate will be offered. Unsecured short-term recovery loans for business customers are available. A 60-day, interest-free deferral on existing consumer loans will be offered in addition to a 60-day, interest-free payment deferral on existing open-end credit lines.

Credit limits on credit cards will be increased for people needing to buy emergency replacement items. Early withdrawal fees will be waived for time deposit accounts and IRAs. Call your branch office for more information.

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